

SEP 04 2006

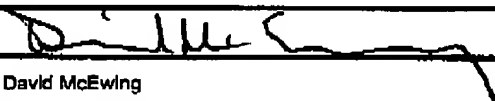
PTO/SB/21 (07-06)

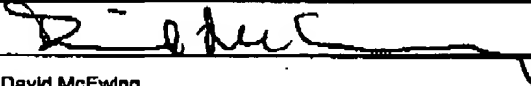
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/832,304	
	Filing Date	04/10/2001	
	First Named Inventor	Michele DuPhily	
	Art Unit	3824	
	Examiner Name	Daniel Felton	
Total Number of Pages In This Submission	7	Attorney Docket Number	MicroD-01

ENCLOSURES (Check all that apply)		
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Date	September 4, 2006	Reg. No.	37,026

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT EXAMINING OPERATION

Applicant:	§	
Michele DuPhily	§	Group Art Unit: 3693
	§	
Serial No. 09/832,304	§	Examiner: Daniel Felton
	§	
Filed: 04/10/2001	§	Atty. Dkt. No.: MicroD-01
	§	
Confirmation No. 4100	§	
	§	

For: Virtual Cashier I-Card

RESPONSE TO OFFICE ACTIONHonorable Commissioner of Patents and Trademarks
Alexandria, Virginia

SIR:

This paper is presented in response to the Office Action mailed July 03, 2006. The Examiner has rejected the claims 1 through 5 of the subject application under 35 USC §102 as anticipated by Elgamal 6,138,107.